

**I. AMENDMENT**

Please amend the claims and enter the new claim as set forth below.

1. (Previously presented) A method including:

receiving, at a second web site, encrypted identifier data obtained from a first web site and corresponding to a purchase made at the first web site, the encrypted identifier data conveyed along with a URL such that a log on conveys the encrypted identifier data to the second web site;

and

implementing a financial transaction by applying the encrypted identifier data from the second web site.

2. (Previously presented) A method including:

implementing a purchase over the Internet with payment data communicated by a browser; and

reconciling a payment for the purchase invisibly to a purchaser by using the payment data communicated by the browser to implement a financial transaction distinct from said purchase.

3. (Previously presented) A method including:

responding, with a digital device, to a computerized customer order to implement a financial transaction by triggering a communication of real time payment data corresponding to a purchase, the communication from a non-customer computer to a vendor computer without customer intervention.

4. (Previously presented) The method of claim 3, wherein the triggering is carried out by communicating to a proxy server.

5. (Previously presented) The method of claim 3 further, wherein the triggering is carried out by communicating to an Internet-type network.

6. (Previously presented) Any one of claims 2-3 further including encrypting the data.

7. (Previously presented) Any one of claims 1-3 further including attaching data identifying the financial transaction to an electronic communication transmitted to enable carrying out the financial transaction.

8. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises a gift, and further including attaching data identifying the gift to an Internet greeting card transmitted to enable carrying out the financial transaction.

9. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises a gift certificate.

10. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises a coupon.

11. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises a rebate.

12. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises conveying money.

13. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises providing a cash surrogate.

14. (Previously presented) Any one of claims 1-3 wherein the financial transaction comprises issuing a stored value vehicle.

15. (Previously presented) Any one of claims 1-3 further including receiving a computer communication from an intermediary from the group consisting of a broker, agent, and middleman, the communication facilitating the financial transaction.

16. (Previously presented) Any one of claims 1-3 further including receiving data indicating that a card account has been executed to carry out the financial transaction.

17. (Previously presented) Any one of claims 2-3 wherein the browser is a wallet-enabled browser.

18. (Previously presented) Any one of claims 1-3 further including receiving data indicating that a bank account has been accessed to make a payment for the financial transaction.

19. (Previously presented) Any one of claims 1-3 further including encrypting

some of the data with private key to private key encryption.

20. (Cancelled)

21. (Previously presented) A method including:

implementing a redemption over the Internet with a value conveyance communicated by a browser; and

reconciling the value conveyance for the redemption invisibly to a recipient of the value conveyance by using the value conveyance communicated by the browser.

21. (Previously presented) The method of claim 21, wherein the value conveyance is communicated by data encrypted with private key to private key encryption.

22. (New) Apparatus including:

a first computer system providing a first web site, a second computer system providing a second web site, and a third computer system, the systems cooperating to carry out the operations of:

receiving, at the second web site, encrypted identifier data obtained from the first web site, said encrypted identifier data corresponding to a purchase made at the first web site,

conveying, with the third computer system, the encrypted identifier data along with a URL such that a log on by the third computer system conveys the encrypted identifier data to the second web site; and

implementing a financial transaction by applying the encrypted identifier data from the second web site.